

Information to identify the case:

Debtor 1	<u>Marc R. Knipe</u>	Social Security number or ITIN	xxx-xx-4586
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laurie J. Knipe</u>	Social Security number or ITIN	xxx-xx-4265
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-25859-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc R. Knipe

Laurie J. Knipe

12/10/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marc R. Knipe
 Laurie J. Knipe
 Debtors

Case No. 15-25859-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db/jdb +Marc R. Knipe, Laurie J. Knipe, 36 65th Street, West New York, NJ 07093-4104
 515843867 +Atlantic Credit and Finance, Keith B. Morgan, Esq., Morgan, Bornstein & Morgan,
 1236 Brae Road, Suite K, Cherry Hill, NJ 08034-3229
 515865917 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515699813 +The Bureaus Inc., 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 11 2018 00:06:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 11 2018 00:06:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515699788 E-mail/Text: ACF-EBN@acf-inc.com Dec 11 2018 00:06:05 Atlantic Credit & Finance,
 PO Box 11887, Roanoke, VA 24022-1887
 515699791 EDI: BANKAMER.COM Dec 11 2018 04:40:00 BK OF AMER, PO BOX 982235, EL PASO, TX 79998
 515699789 EDI: BANKAMER.COM Dec 11 2018 04:40:00 Bank Of America, ATTENTION: RECOVERY DEPARTMENT,
 4161 PEIDMONT PKWY., GREENSBORO, NC 27410
 515699790 +EDI: BANKAMER.COM Dec 11 2018 04:40:00 Bank of America,
 ATTN: CORRESPONDENCE UNIT/CA6-919-02-41, PO BOX 5170, SIMI VALLEY, CA 93062-5170
 515852913 EDI: RECOVERYCORP.COM Dec 11 2018 04:39:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 517527119 +EDI: PRA.COM Dec 11 2018 04:38:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 515699793 +EDI: CAPITALONE.COM Dec 11 2018 04:40:00 CAPITAL ONE, PO BOX 30253,
 SALT LAKE CITY, UT 84130-0253
 515699796 EDI: CITICORP.COM Dec 11 2018 04:40:00 Citibank Sd, Na, ATTN: CENTRALIZED BANKRUPTCY,
 PO BOX 20363, KANSAS CITY, MO 64195
 515699792 +EDI: CAPITALONE.COM Dec 11 2018 04:40:00 Capital One, ATTN: BANKRUPTCY, PO BOX 30285,
 SALT LAKE CITY, UT 84130-0285
 515734955 EDI: CAPITALONE.COM Dec 11 2018 04:40:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515814863 EDI: BL-BECKET.COM Dec 11 2018 04:40:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515699795 +EDI: CHASE.COM Dec 11 2018 04:40:00 Chase - Cc, CHASE CARD SVCS/ATTN:BANKRUPTCY DEPT,
 PO BOX 15298, WILMINGTON, DE 19850-5298
 515699797 +EDI: WFNNB.COM Dec 11 2018 04:40:00 Comenity Bank/Mandees, ATTN: BANKRUPTCY,
 PO BOX 182125, COLUMBUS, OH 43218-2125
 515699798 EDI: RCSDELL.COM Dec 11 2018 04:39:00 Dell Financial Services,
 DELL FINANCIAL SERVICES ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708
 515798932 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 00:06:28 Ditech Financial LLC,
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone 57709-6154
 515798933 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 00:06:28 Ditech Financial LLC,
 PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 515699799 +E-mail/Text: bknotice@ercbpo.com Dec 11 2018 00:07:05 Enhanced Recovery Corp,
 ATTENTION: CLIENT SERVICES, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
 515699802 EDI: RMSC.COM Dec 11 2018 04:40:00 GREEN TREE SERVICING L, 332 MINNESOTA ST STE 610,
 SAINT PAUL, MN 55101
 515699800 +EDI: RMSC.COM Dec 11 2018 04:40:00 Gemb/walmart, ATTN: BANKRUPTCY, PO BOX 103104,
 ROSWELL, GA 30076-9104
 515699804 +EDI: CBSKOHLS.COM Dec 11 2018 04:39:00 KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR,
 MENOMONEE FALLS, WI 53051-7096
 515821801 +EDI: MID8.COM Dec 11 2018 04:39:00 Midland Credit Management, Inc. as agent for,
 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 515699805 +E-mail/Text: kmorgan@morganlaw.com Dec 11 2018 00:07:45 Morgan Bornstein & Morgan,
 1236 Brace Rd, Suite K, Cherry Hill, NJ 08034-3229
 515814584 EDI: PRA.COM Dec 11 2018 04:38:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
 POB 41067, Norfolk VA 23541
 515815835 EDI: PRA.COM Dec 11 2018 04:38:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
 POB 41067, Norfolk VA 23541
 515699808 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 11 2018 00:07:24 Quickn Loans,
 1050 WOODWARD AVE, DETROIT, MI 48226-1906
 515699809 +EDI: RMSC.COM Dec 11 2018 04:40:00 SYNCB/TOYSRUSDC, PO BOX 965005,
 ORLANDO, FL 32896-5005
 515699810 +EDI: RMSC.COM Dec 11 2018 04:40:00 Synchrony Bank/JC Penny, ATTENTION: BANKRUPTCY,
 PO BOX 103104, ROSWELL, GA 30076-9104
 515699811 +EDI: RMSC.COM Dec 11 2018 04:40:00 Synchrony Bank/Lowes,
 ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 103104, ROSWELL, GA 30076-9104
 515699812 +EDI: WTRRNBNBANK.COM Dec 11 2018 04:40:00 TARGET NB, PO BOX 673,
 MINNEAPOLIS, MN 55440-0673
 515817343 EDI: ECAST.COM Dec 11 2018 04:39:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 32

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Dec 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515699794* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
515699803* +++GREEN TREE SERVICING L, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: GREEN TREE SERVICING L, 332 MINNESOTA ST STE 610,
SAINT PAUL, MN 55101)
515699801* +Gemb/walmart, ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104
515699807* +PORTFOLIO RECOVERY ASS, 287 INDEPENDENCE, VIRGINIA BEACH, VA 23462-2962
515699814* +The Bureaus Inc., 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
515699806 ##+PORTFOLIO RECOVERY ASS, 287 INDEPENDENCE, VIRGINIA BEACH, VA 23462-2962

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Joint Debtor Laurie J. Knipe rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Marc R. Knipe rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 4